Financing the future

The finance you need to help build a more efficient, productive and healthier world
Siemens is a global powerhouse focusing on the areas of electrification, automation and digitalization, active in some 190 countries across the globe. One of the world’s largest producers of energy-efficient, resource-saving technologies, Siemens is a leading supplier of systems for power generation and transmission as well as medical diagnosis. The company also plays a pioneering role in infrastructure and industry solutions.

Siemens Financial Services (SFS) is an international provider of business-to-business financial solutions for third parties, as well as for Siemens itself. It is a cross-sector business within Siemens, employing more than 3,000 people worldwide. SFS enables investments by providing commercial finance, project and structured finance, and leveraged finance and insurance.

The Commercial Finance unit of Siemens Financial Services (SFS Commercial Finance) specializes in equipment and technology financing and vendor finance solutions.
When you look for finance for your organization, you will of course give full consideration to the practicalities of the arrangements available to you. Yet there are other factors deserving of your consideration.

The initiatives you are undertaking will be essential to your business, your employees and your supply chain. They will also ultimately impact the people whose lives may be made easier, longer, more tolerable or more rewarding by their success.

For this reason, it is important to select a finance partner with great care. SFS Commercial Finance provides finance to businesses, organizations and municipal bodies around the world. A business unit of SFS, and so of Siemens, we are a part of one of the world’s strongest multi-discipline companies.

We provide equipment and technology finance to organizations engaged in fields and industries in which we have particular expertise.

We work flexibly and constructively in partnership with these organizations, assuring them of proactive and dependable support, not only during periods of growth, but also when the economy is turbulent.

In so doing we help them move forward with initiatives that enable business success, improve productivity, save and enhance lives and create jobs and wealth.

Enhanced Productivity, Better Environments, Improved Care and Increased Business Success: the ways in which we finance the future.

- We enable Industrial Productivity by providing manufacturers with the finance to increase output and efficiency, helping to create both wealth and jobs.
- We support the world’s Energy Efficiency objectives with finance that makes green technology affordable for both public and private sectors.
- Our Sustainable Infrastructure & Smart Cities specialism provides finance to enable the construction and maintenance of clean living and ecologically stable environments.
- We support Accessible Healthcare, providing organizations with the finance needed to acquire equipment and technology that raises the standards of care for thousands throughout the world.
- We enable Business Success by helping companies of all sizes to acquire the equipment and technology they need, as well as providing suppliers of such equipment with a collaborative finance partner able to enhance their customer offer.

Financing that makes a difference
Our objective is to form a relationship in which we will be able to work closely with you, as a trusted partner, over the long term.

This will enable us to provide you with the assurance that both the financing you need for equipment and technology, and the expertise required to plan and tailor the finance effectively, will always be available to you.

We invest in developing an understanding of your business requirements and goals, which is necessary for us to be able to support our side of a partnership. By doing this, we are able to add value through both good times and bad.

**Experienced, capable and easy to work with**

To be sure we contribute helpfully and effectively, we assign a team of people to your business staffed to provide the specific expertise required.

This team will have a sound understanding of the sector you work in, will learn about your business, and will have the experience and knowledge to respond effectively to your situation.

All of our people have been chosen for their ability to work in an open, friendly and collaborative manner.

**Making things happen swiftly and effectively**

No matter where you are located, you can expect a consistently high standard of service from us. This includes responding to you and acting promptly, in line with our exacting service targets.

While we build our partnerships on personal meetings and hands-on relationships, we also have in place online services and automated processes designed to increase the efficiency with which we are able to work together. These place no restrictions on the ingenuity of the solutions we can put in place, and our aim at all times is to tailor finance to meet your objectives most effectively.

**Working together to deliver your financing**
Tailoring financial solutions for your equipment and technology needs

Whether you are a small business, a global corporation or a body engaged in the public sector, we have the expertise, sector knowledge and breadth of product range to be able to arrange suitable and affordable financing for the equipment you require.

We finance a broad range of equipment and technology made by a wide variety of different manufacturers, including equipment made by Siemens.

Making it easy to arrange your finance

Our aim is to make it easy for you to explain your requirements, consider the options available and then arrange your financing so you can secure the equipment you need without delay.

Both the local market knowledge and the high-level of sector expertise of our teams will contribute to this process, as will their experience and agility in working with financing products designed for situations similar to your own.

Even where there are complex international transactions to be factored into your financing, the tax and legal expertise in our network ensures our processes function smoothly and efficiently.

Ensuring you gain the most appropriate financing

We have in-depth, current knowledge of the industries we work in, and expert understanding of the finance models most appropriate for each. This includes understanding the uses, possibilities and lifecycles of the individual items of equipment being financed, and can be in marked contrast to conventional relationship lenders, where options may be limited to a set of universally-applied products.

A wide range of core financing models is available, including:

- Finance Lease
- Operating Lease
- Hire Purchase
- Rental
- Loans
- Software Financing
- Managed Services
- Pay-per-use
- Extended Payment Terms

We work with you to decide which of these to build your financing around in order to leverage its specific benefits to your advantage. Key drivers may, for example, include making an item more affordable, managing cashflow, facilitating future upgrading, increasing productivity or efficiency, helping accommodate a constrained budget or protecting your existing lines of credit.

We have particular expertise in providing financing for:

- Industrial markets including Manufacturing, Construction, Mining, Food and Beverages and Logistics
- Energy Efficiency
- Healthcare
- Public Sector
- Business Equipment including Software, Information and Communication Technology
Local expertise. Local partnering. Global standing.

We can work with you to arrange the financing you need, wherever you or the assets involved are located.

We have expert understanding of the economies of each country and region we work in, and detailed understanding of the industries we finance in each of these markets. This enables us to offer you the best value available in the market, with financing designed for your precise purpose, in your specific industry, in the territory concerned.

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Whether you are a manufacturer of equipment or technology, or a vendor or channel partner, we can provide sales financing programs that will enhance your competitive edge.

Our processes are streamlined to make finance applications and approvals easy and swift, and this is complemented by our expert understanding of the geographies in which you operate, the industry sectors you supply and the use and lifecycles of the specific equipment you sell.

We have teams available to work with you around the world to develop financing solutions tailored specifically to your customers, sales objectives, distribution channels and processes.

**Driving exceptional service**

We provide outstanding service, both in the development and subsequent processing of your sales finance. We do this by combining our understanding of the features your customers most require from financing, with processes and products designed to aid you as the vendor.

Our globally-spread network of expertise gives us the capability to support vendor programs across the world, designing appropriate solutions for each market based on our knowledge of local conditions and sector requirements.

Our expertise in vendor finance is particularly strong in the fields of industry, constructions, energy efficiency, healthcare and business technology.

**Adding value to vendor financing**

When you offer vendor financing provided by us, you benefit from the Siemens name being known and trusted throughout the world. This gives your customers confidence from the outset.

In addition, the quality of our financing brings tangible commercial advantages such as increased sales and earlier payment of your invoices, as well as increasing the value you are able to add for your customers. By presenting customers with finance options that are more affordable, you can also expect to close more orders, reducing the volume lost on price.

In addition, attractive financing arrangements can help you to focus attention away from cost, making it easier to align the benefits of use of the equipment with affordable payments spread over time. This also makes it easier to concentrate customers on the equipment best suited to their requirements, rather than on choices constrained by budget. This results in higher value sales, as well as customers better served by your expertise and involvement.
Working with you internationally

We are uniquely equipped to partner with organizations requiring finance across multiple geographies.

We have a team specifically dedicated to developing financing solutions for multiple geographies and, as part of Siemens, benefit from commercial recognition and an established infrastructure in place around the globe.

**How we can help**

As an organization, you may have offices or contracts around the world and need to finance assets in a number of countries.

Similarly, as a vendor selling to customers around the world, you may require sales finance programs that can be delivered in more than one country while accommodating the individual requirements of each.

**Global reach and ‘local expertise’**

We have comprehensive commercial finance expertise available in important markets around the world. This includes expertise in the regulatory and taxation environments of each market, as well as those applicable to transactions between markets.

It also includes up-to-date knowledge of the political and economic climates of each geography, and detailed, market-by-market knowledge of the industries in which we are active.

This gives us both the local expertise and scale to develop individual market solutions and overarching international financing strategies to meet your requirements, no matter how complex, and to deliver excellence of service consistently wherever you work with us.
“Siemens is a powerful player, trusted and recognized throughout the world. It has extensive knowledge of our local market. Its comprehensive leasing solutions are manageable, reliable and affordable, enabling us to acquire critical up-to-date equipment and seize all the growth opportunities our market presents.”

Liu Jianjun, General Manager, Hong Yuan Colour Printing and Packaging Company Ltd. China.

“The professionalism and good rates offered by Siemens’ financing experts were convincing; however what tipped the balance was their ability and willingness to create innovative solutions to meet our requirements.”

Manuela Busch, Senior Manager Asset & Finance Management, Air Berlin PLC & Co. Luftverkehrs KG. Germany.

“At the beginning of the project, I really did not know how to find the right solution for financing. Then, Siemens Financial Services Turkey came and proposed a packaged project, tailored to my needs. My concerns were immediately satisfied. I appreciated working with Siemens Healthcare and SFS at the same time, because I had the feeling of being a member of a global family, that offers a full range of solutions.”

Rakip Turan, Head Physician, Kayseri Erciyes Hospital Group. Turkey.

“Over the years Siemens has partnered with us in not only selecting the right location and the right equipment for our various projects but also in contributing to our growth. Siemens Financial Services has further strengthened our relationship by understanding our needs and providing us with appropriate financial solutions.”

Venkatakrishnan Govindarajan, Managing Director, Aarthi Scans. India.

“Siemens is now our single vendor solution for diagnostic modalities, imaging IT and, now, healthcare IT. Siemens helped us structure the contract and our implementation to support our continued objectives to deliver outstanding cardiovascular care.”

Bruce Murphy, MD, PHD, President & CEO, Arkansas Heart Hospital. USA.

“The Siemens financing decision engine is an efficient system with fast response times. At Canon Sweden, more than 90% of our deals are finance enabled, underlining the importance of efficient, effective finance to our business. We gather feedback internally from our dealers, sales and key account managers who always give very positive feedback about the SFS service.”

Adam van Gilpen, Lease Manager, Finance, Canon Svenska AB. Sweden.

“Siemens’ finance specialists always provide expert support for a deal from conception to the end of the financing term. It is really easy to work with financing from Siemens.”

Oleg Koshkin, Chief Finance Officer, OOO TD Technotrade. Russia.
“The Siemens solution has significantly impacted our commercial productivity. The payments spread over the financing period and the comprehensive approach with a single source of contact for equipment, reagents, maintenance and financing attracted us with its simplicity. This solution allowed the laboratory to embark on the creation of our new technical platform with confidence.”

François Léonard, Co-President, Biosynergie. France.

“Siemens’ expertise and experience in delivering innovative medical equipment and technology means that SFS has a proficient understanding of the medical equipment market. We are very pleased with the specialist finance solution that is tailored to our specific needs and individual requirements. Combined with the very competitive prices, the finance offering, together with the first-class equipment, represents true value for us.”

Nigel Beeton, Imaging Services Manager, West Suffolk Hospital. United Kingdom.

“Siemens not only captured the exact sense of what this kind of investment entails, they also took a superbly tailored approach to our requirements. We found no-one, neither banks nor other financiers, capable of providing the service we were offered by Siemens, in terms of structure or conditions. Siemens is the right partner. The whole thing has been highly positive.”

Ricardo Leal, President, Altar Enersun. Spain.

“I rate Siemens Financial Services in Poland highly because of their speed, competence, politeness and general friendliness. Their staff care about my business and I appreciate that. They demonstrate a personal commitment to every transaction and I feel I am treated personally, rather than as ‘one of the many’. The SFS people focus on the things I care about.”

Krzysztof Blażejczyk, President, Stern Weber. Poland.